

Information to identify the case:

Debtor 1	<u>Miguelina Diaz</u>	Social Security number or ITIN	xxx-xx-9689
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-11761-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Miguelina Diaz

6/12/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Miguelina Diaz
 Debtor

Case No. 14-11761-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db
 514503652 +Miguelina Diaz, 150 East 9th Street, Clifton, NJ 07011-1714
 +Cach of New Jersey, LLC., c/o Fein, Such, Kahn & Shephard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
 514503655 +Commerce Equity LLC, 5519 Clairmont Mesa Blvd., Ste 439, San Diego, CA 92117-2342
 514503656 +Dario Ortiz, 92 Arthur Street, Clifton, NJ 07011-1420
 514503657 +Direct Loans, US Department of Education, PO Box 5202, Greenville, TX 75403-5202
 514503658 +Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 514758485 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
 514503659 +Law Offices of Steven A.Varano, P.C., 10 Furler Street, PO Box 187, Totowa, NJ 07511-0187
 514503660 Miguel J Diaz, 2800 Pine Brook Gardens, Apt 7, Pine Brook, NJ 07058
 514503661 +Miguel J. Diaz, 2800 Rachel Gardens, Apt 7, Pine Brook, NJ 07058-9675
 514537404 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548
 514503662 +Schepisi & McLaughlin, P.A., 473 Sylvan Avenue, PO Box 1313, Englewood Cliffs, NJ 07632-0313
 514503663 #+Solomon and Solomon P.C., Five Columbia Circle, Albany, NY 12203-5180
 514503664 +State of NJ Student As, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548
 514503665 U S Dept of Ed/GS1/ATL, PO Box 4222, Iowa City, IA 52244
 518256241 +U.S. Department of Education, PO Box 105028, National Payment Center, Atlanta, GA 30348-5028
 514503666 U.S. Department of Education, National Payment Center, P.O. Box 105081, Atlanta, GA 30348-5081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2019 00:55:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 13 2019 00:55:18 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515850735 EDI: BANKAMER.COM Jun 13 2019 03:58:00 BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
 514845535 +EDI: BANKAMER.COM Jun 13 2019 03:58:00 BANK OF AMERICA, N.A., as servicer for THE BANK OF, 400 NATIONAL WAY, BANKRUPTCY DEPARTMENT MAIL STOP CA6-919-, SIMI VALLEY, CA 93065-6414
 514503650 +EDI: BANKAMER.COM Jun 13 2019 03:58:00 Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 514575485 +EDI: RESURGENT.COM Jun 13 2019 03:58:00 CACH, LLC, 4340 S. MONACO STREET, 2ND FLOOR, DENVER, CO 80237-3485
 514503651 +EDI: RESURGENT.COM Jun 13 2019 03:58:00 Cach LLC/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 514503653 +EDI: CHASE.COM Jun 13 2019 03:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 514503654 +EDI: CAUT.COM Jun 13 2019 03:58:00 Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
 514917168 +EDI: ECMC.COM Jun 13 2019 03:58:00 U.S. Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Jun 12, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-M dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW
YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS MASTER TR bankruptcy@feinsuch.com
Roger B. Radol on behalf of Debtor Miguelina Diaz radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com

TOTAL: 4